

REAFFIRMATION AGREEMENT

Debtor: Nicole Gandee  
Debtor:  
Creditor: Sterling Inc. dba Roger's Jewelers  
Account No: 3028944050  
Collateral: jewelry

JUDGE ARTHUR I. HARRIS  
Bankruptcy Case No. 03-11837, Chapter 7  
Date of Petition Filing: 02/19/03  
WWR File No. 02922625

The undersigned Debtor, indebted to the above-named Creditor evidenced by a Promissory Note, Contract or Account, hereby reinstate the Promissory Note, Contract or Account.

The amount reaffirmed is \$150.00, plus interest if applicable and is payable in monthly installments of \$25 commencing on May 15, 2003 and on the same day of each month thereafter, except the final installment payment which shall be the balance remaining unpaid.

Additionally, arrearages of \$ 0 shall be paid:

Except as expressly set forth herein, the above-mentioned indebtedness is hereby reinstated in all respects, including variable payment and interest rate provisions.

**DEBTOR MAY RESCIND THIS AGREEMENT AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY DAYS AFTER THE AGREEMENT IS FILED WITH THE COURT, WHICHEVER IS LATER. DEBTOR RECISSION OF THIS REAFFIRMATION AGREEMENT MUST BE IN WRITING AND NOTICE GIVEN TO THE CREDITOR.**

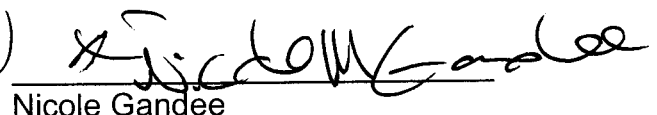
If the undersigned rescind this agreement, the Creditor shall be entitled to the remedies available to it, including taking possession of its collateral, if any, and this provision shall be unaffected by any exercise of a right of rescission.

If the undersigned rescind the Reaffirmation Agreement, all payments made on this account shall be retained by the Creditor as payment to adequately protect its collateral or as voluntary payments on this account.

**THE DEBTOR IS NOT REQUIRED TO ENTER INTO THE REAFFIRMATION AGREEMENT UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW OR UNDER ANY OTHER AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF 11 U.S.C. SECTION 524(c).**

The undersigned acknowledges receipt of a copy of this agreement made at , Ohio, this 19th day of March, 2003.

 (0069039)

  
Nicole Gandee

for Attorney for Creditor  
Stacie H. Wittenberg, (0072460)  
Beth A. Schenz, (0074217)  
Weltman, Weinberg & Reis Co., L.P.A.  
323 Lakeside Avenue, West  
Cleveland, OH 44113  
216-739-5645  
ecfndoh@weltman.com

DECLARATION OF COUNSEL

Debtor: Nicole Gandee

Debtor:

Creditor: Sterling Inc. dba Roger's Jewelers

Account No: 3028944050

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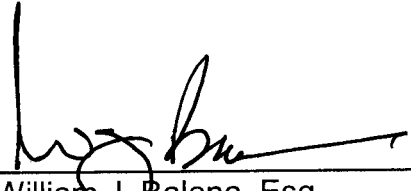
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The above Reaffirmation Agreement represents a fully informed and voluntary agreement by the Debtor, who has been fully advised of the legal effect and consequences of the Reaffirmation Agreement and any default under such Agreement. The Agreement does not impose an undue hardship upon the Debtor or dependent(s) of the Debtor.

Date:

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William J. Balena, Esq.  
Attorney for Debtor

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